

Imaged Certificate of Notice Page 1 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

6/14/25 3:48 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

WILLIAM D. SMITH
CHRISTINA M. SMITH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-23462

Chapter 13

Related to Docket No. 152

ORDER OF COURT

AND NOW, this __ 14th Day of April, 2025 __, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
William D. Smith
Christina M. Smith
Debtors

Case No. 19-23462-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 14, 2025

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William D. Smith, Christina M. Smith, 14 High Point Circle, Harrison City, PA 15636-1314
cr	+ CONVENTIONAL/ FHA/VA/RHS: Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15116116	Department of Education, Fedloan Servicing, PO Box 790234, Saint Louis, MO 63179-0234
15116117	Discover, PO Box 742655, Cincinnati, OH 45274-2655
15116133	Sears CBNA, PO Box 90010055, Louisville, KY 40290-1055

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 15 2025 01:09:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:20:07	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:32:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 15 2025 01:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15116102	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:20:54	American Express Macys, PO Box 78008, Phoenix, AZ 85062-8008
15133404	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:42:10	Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
15133405	+ Email/PDF: bncnotices@becket-lee.com	Apr 15 2025 01:20:20	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15116103	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:19:34	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
15133411	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 02:25:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15116104	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:53:05	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15133407	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:53:44	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15135800	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 02:25:42	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15146343	Email/PDF: bncnotices@becket-lee.com		

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		Apr 15 2025 01:19:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15116108	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:20:54	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15153330	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:20:54	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15133422	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 15 2025 01:10:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15133421	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 15 2025 01:10:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15116114	Email/PDF: creditonebknofications@resurgent.com	Apr 15 2025 01:20:46	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133428	Email/Text: mrdiscen@discover.com	Apr 15 2025 01:09:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15133427	Email/Text: mrdiscen@discover.com	Apr 15 2025 01:09:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15153571	Email/Text: bnc-quantum@quantum3group.com	Apr 15 2025 01:10:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15120577	Email/Text: mrdiscen@discover.com	Apr 15 2025 01:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15116120	Email/Text: collecadminbankruptcy@fnni.com	Apr 15 2025 01:09:00	FNB Omaha, PO Box 2557, Omaha, NE 68103-2557
15125693	Email/Text: collecadminbankruptcy@fnni.com	Apr 15 2025 01:09:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15138764	Email/Text: EBNBKNOT@ford.com	Apr 15 2025 01:11:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
15133431	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 15 2025 01:09:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15116119	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 15 2025 01:09:00	First National Bank, 4140 E. State St., Hermitage, PA 16148-3401
15116118	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 15 2025 01:09:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15116121	Email/Text: EBNBKNOT@ford.com	Apr 15 2025 01:11:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
15116122	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:31:11	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15151085	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 15 2025 01:10:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15116123	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:31:44	Kohl, PO Box 2983, Milwaukee, WI 53201-2983
15133437	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:31:29	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15133436	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 02:25:40	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15149425	Email/PDF: resurgentbknofications@resurgent.com	Apr 15 2025 01:31:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15116124	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 15 2025 01:10:00	Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728
15116125	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 01:53:18	Levin, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15116126	Email/PDF: ais.sync.ebn@aisinfo.com		

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		Apr 15 2025 01:53:42	Lowes, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15133440	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15116128	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:20:54	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15116127	Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Nation Star Mortgage, c/o Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
15136626	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15116130	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 01:31:12	Old Navy, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15509018	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:31:20	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15153811	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:20:47	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15116131	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 01:20:38	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15152209	^ MEBN	Apr 15 2025 01:09:38	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15116404	^ MEBN	Apr 15 2025 01:09:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15133448	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 15 2025 01:10:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15133447	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 15 2025 01:10:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15136961	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 15 2025 01:09:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15116134	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 15 2025 01:10:00	Toyotota Financial Serivces, PO Box 5855, Carol Stream, IL 60197-5855
15146013	Email/PDF: ebn_ais@aisinfo.com	Apr 15 2025 01:31:19	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Toyota Motor Credit Corporation
15133406	*	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
15133412	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15133413	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15133414	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15116105	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15116106	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15116107	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15133408	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15133409	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15133410	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15116109	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116110	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166

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15116111	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116112	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116113	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133415	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133416	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133417	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133418	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133419	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15133420	*	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
15116115	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133423	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133424	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15133425	*	Department of Education, Fedloan Servicing, PO Box 790234, Saint Louis, MO 63179-0234
15133426	*	Discover, PO Box 742655, Cincinnati, OH 45274-2655
15133433	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court, FNB Omaha, PO Box 2557, Omaha, NE 68103-2557
15133432	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15133429	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15133430	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15133434	*	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
15133435	*	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15133438	*	Levin, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15133439	*	Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15116129	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133441	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133442	*	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
15133443	*	Old Navy, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15509030	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15116132	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133444	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133445	*	Paypal, PO Box 71202, Charlotte, NC 28272-1202
15133446	*	Sears CBNA, PO Box 90010055, Louisville, KY 40290-1055

TOTAL: 3 Undeliverable, 43 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com

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Keri P. Ebeck

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Kevin Scott Frankel

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com

Lauren M. Lamb

on behalf of Joint Debtor Christina M. Smith
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Lauren M. Lamb

on behalf of Debtor William D. Smith
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com

Matthew Fissel

on behalf of Creditor CONVENTIONAL/ FHA/VA/RHS: Nationstar Mortgage LLC d/b/a Mr. Cooper
matthew.fissel@brockandscott.com wbecf@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com

TOTAL: 13